

## **DETAILED ACTION**

### ***Response to Amendment***

This Office Action is responsive to Applicant's arguments and request for reconsideration of application 09/687,892 (10/13/00) filed on 07/21/09.

### ***Status of the Claims***

Claims 42, 43 and 45 are currently amended. Claims 1-26, 29, 35, 39-40, 44 were canceled. Claims 27-28, 30-34, 36-38, 41 and 46 were previously presented. Thus, claims 27-28, 30-34, 36-38, 41-43 and 45-46 are currently pending.

### ***Allowable Subject Matter***

**Claims 27-28, 30-34, 36-38, 41-43 and 45-46** allowed, subject to the examiner's amendment below.

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Todd Gerety, Reg. No. 51,729 on 10/29/09.

## **EXAMINER'S AMENDMENT**

The application has been amended as follows: Please amend claim 42, 43 and 45.

42. (Currently amended) A computerized method for delivering financial messages to individual clients comprising:

automatically creating financial messages by a computer for delivery to the individual clients;

delaying delivery of at least one of the financial messages to an individual client by the computer; and

during the delay, generating a user interface by the computer through which to present the at least one financial message from among the automatically generated financial messages; receiving user commands by the computer input through the user interface to modify the at least one financial message; and modifying content of the at least one financial message by the computer according to the user commands, resulting in a modified financial message; and

delivering the modified financial message by the computer to the individual client.

43. (Currently amended) The method of claim 42, further comprising, during the delay, presenting the at least one financial message by the computer through the user interface to add a touchpoint to the at least one financial message, the touchpoint being a personalized message to the individual client.

45. (Currently amended) The method of claim 42, further comprising:  
presenting the registered user preferences for the individual clients by the computer through a user interface; and

receiving user commands by the computer input through the user interface;  
modifying the registered user preferences for the individual clients by the computer according to the user commands.

#### ***Reasons for allowance***

The following is an examiner's statement of reasons for allowance:

Please refer to the prosecution history of the instant application. In particular, the applicant's remarks, as noted below which distinguish the instant claimed invention from the closest prior art references listed below.

1. Toy, US Pat. No. 4,554,418, See Applicant's Remarks 5/12/04, pgs. 7-9.
2. Reed, US Pat. No. 6,088, 717. See Applicant's Remarks 02/03/06, pgs. 9-12 and Applicant's Remarks 11/03/06, pgs. 11-12.
3. Hanson, US Pat. No. 6,505,233. See Applicant's Remarks 06/05/07, pgs. 10-12.
4. Hunt, US Pat. No. 5,893,091. See Applicant's Remarks 02/19/08, pg. 10.
5. Bove, US Pub. No. 2005/0154658. See Applicant's Remarks 02/19/08, pg. 10.
6. Frerichs, US Pat. No. 6,684,249. See Applicant's Remarks 11/10/08.

The examiner incorporates the applicant's remarks by reference as reasons for allowance of claims 27-28, 30-34, 36-38, 41-43 and 45-46.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARA CHANDLER whose telephone number is (571)272-1186. The examiner can normally be reached on M-F, 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571)272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SMC  
/JAGDISH N PATEL/  
Primary Examiner, Art Unit 3693